

**Information to identify the case:**

Debtor 1	Sharon Sacks	Social Security number or ITIN xxx-xx-6657
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-11766-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sharon Sacks

5/4/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Sharon Sacks  
Debtor

Case No. 17-11766-CMG  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 34

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db +Sharon Sacks, 14 Hamilton Drive, East Brunswick, NJ 08816-2709  
aty +Law Firm of Brian W. Hofmeister, LLC, 3131 Princeton Pike, Bldg. 5, Suite 110,  
Lawrenceville, NJ 08648-2201  
cr +Nissan Infiniti LT, Stewart Zlimen Jungers Ltd, 2277 Highway 36 W, Ste 100,  
Roseville, MN 55113-3896  
acc +Speed Financial Services, 99 Morris Ave., Springfield, NJ 07081-1421  
516778558 Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
516731710 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
516617863 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
516617874 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
516617875 +Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360,  
Dallas, TX 75266-0360  
516617877 Norris, McLaughlin, Marcus, P.A., 721 Route 202-206, Suite 200, P.O. Box 5933,  
Bridgewater, NJ 08807-5933  
516727391 +Norris, McLaughlin & Marcus, P.A., 400 Crossing Boulevard, 8th Floor,  
Bridgewater, NJ 08807-2863  
516617878 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905  
516617879 Phillips & Cohen Associates, Ltd., Mail Stop: 848, 1004 Justison Street,  
Wilmington, DE 19801-5148  
516617880 +Selip & Stylianou, LLP, 10 Forest Ave, PO Box 914, Paramus, NJ 07653-0914  
516617881 +Synchorny Bank/ QVC, Attn: Bankruptcy, PO Box 103104, Orlando, FL 32896-0001  
516617886 +The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
516617887 +Visa Dept Store National Bank, c/o Philips & Cohen Associates, Ltd, Attn: Bankruptcy,  
Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2017 22:47:29 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2017 22:47:22 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516617861 +EDI: BANKAMER.COM May 04 2017 22:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
516617866 EDI: CAPITALONE.COM May 04 2017 22:23:00 Capital One, P.O Box 85619,  
Richmond, VA 23285-5619  
516617865 +EDI: CAPITALONE.COM May 04 2017 22:23:00 Capital One, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516723142 EDI: CAPITALONE.COM May 04 2017 22:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516617868 +EDI: CHASE.COM May 04 2017 22:23:00 Chase Card, Attn: Correspondence, Po Box 15298,  
Wilmington, DE 19850-5298  
516617869 +EDI: WFNNB.COM May 04 2017 22:23:00 Comenity Capital Bank/HSN, Po Box 182125,  
Columbus, OH 43218-2125  
516617870 +EDI: WFNNB.COM May 04 2017 22:23:00 Comenitybank/venus, Comenity Bank, Po Box 182125,  
Columbus, OH 43218-2125  
516690151 EDI: DISCOVER.COM May 04 2017 22:23:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
516617871 +EDI: DISCOVER.COM May 04 2017 22:23:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
516617872 EDI: IRS.COM May 04 2017 22:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
516617876 +E-mail/Text: bnc@nordstrom.com May 04 2017 22:46:47 Nordstrom/td, Po Box 13589,  
Scottsdale, AZ 85267-3589  
516617882 +EDI: RMSC.COM May 04 2017 22:23:00 Synchrony Bank/ TJX, PO Box 965064,  
Orlando, FL 32896-5064  
516617883 +EDI: RMSC.COM May 04 2017 22:23:00 Synchrony Bank/Care Credit, Po Box 965064,  
Orlando, FL 32896-5064  
516617884 +EDI: RMSC.COM May 04 2017 22:23:00 Synchrony Bank/Sams Club, c/o Selip & Stylianou, LLP,  
Po Box 965064, Orlando, FL 32896-5064  
516617885 +EDI: TDBANKNORTH.COM May 04 2017 22:23:00 TD Bank, N.A., Attn: Bankruptcy,  
32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516617862\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
516617864\* +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
516617867\* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516617873\* IRS, PO Box 7346, Philadelphia, PA 19101-7346  
r #Orrico Realty, 415 State Highway 34, Colts Neck, NJ 07722-2523

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 34

Date Rcvd: May 04, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Brian W. Hofmeister on behalf of Trustee Barry Frost bwh@hofmeisterfirm.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Robert C. Nisenson on behalf of Debtor Sharon Sacks rnisenson@aol.com, rnisensonlaw@aol.com;G2729@notify.cincompass.com;nisensonlaw@gmail.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 7